

Copyright © 1998 by Muhammad Iqbal Kailani

No part of this book may be reproduced or utilized in any form or by any means, electronic or mechanical, including photocopying and recording or by any information storage and retrieval system, without written permission of the publisher.

First Edition Jan. 1998

الطبعة الأولى رمضان المبارك ١٤١٨ هـ

Supervised by:  
ABDUL MALIK MUJAHID

Published by:

**DARUSSALAM**  
Publishers & Distributors  
P.O.Box 22743, Riyadh 11416 K.S.A  
Tel: (00 966 1) 4033962  
Fax: (00 966 1) 4021659

دار السلام  
للنشر والتوزيع  
ص.ب: ٢٢٧٤٣ - الرياض ١١٤١٦  
ت ٤٠٣٣٩٦٢ (٠٠ ٩٦٦ ١) فاكس ٤٠٢١٦٥٩  
المملكة العربية السعودية

Branches and Agents in other Countries

**Al-Hidaayah Publishing And Distribution:**

P.O.Box: 3332, Birmingham, B10 9 AW, United Kingdom,  
Tel. 0044-121-753 1889, Fax: 753 2422, Mobile: 0044-973-343082

**Al-Tawheed Book Shop**, 40 Francis Road, Leyton, London E10 6PP  
United Kingdom, Tel. 0044-181-539 0327, Fax: 0044-181-558 2984

**Darussalam**: 572-Atlantic Ave Brooklyn, Newyork 11217, U.S.A.,  
Tel. 001-718-625 5925

**Darussalam**: P. O.Box: 79194, Houston, TX 77279 U.S.A.  
Tel. 001-713-935 9206, Fax: 001-713-722 0431

**Ibn Al-Qayyam Library**: P.O.Box 17785  
Al-Markhiah Market, Doha- Qatar, Tel. 00974-863533, Fax: 00974-821997

**Maktaba Darussalam**: 50 Lower Mall, Lahore, Pakistan  
Tel. 0092-42-724 0024, Fax: 0092-42-735 4072

**Maktaba Darussalam**: Rahman Market, Ghazni St. Urdu Bazar, Lahore,  
Pakistan, Tel. 0092-42-712 0054

**Darussalam**: 216 Bangshal Road, Dhaka-1100  
Tel. 00880-2-9557214, Fax: 00880-2-9559738

## CONTENTS IN BRIEF

	Page
Understanding the Prophet's (ﷺ) <i>Sunnah</i>	
Chapter I : PREFACE	9
1.1 Cultivation of High Moral Values	12
1.2 <i>Zakat</i> is the Foundation of a Model Economic Order	20
CONCISE TERMINOLOGY OF HADITH	28
Chapter II : PRECEPTS DEALING WITH INTENTION	29
Chapter III : <i>ZAKAT</i> IN THE LIGHT OF THE HOLY QUR'AN	30
Chapter IV : OBLIGATORY NATURE OF <i>ZAKAT</i>	36
Chapter V : EXCELLENCE OF <i>ZAKAT</i>	38
Chapter VI : IMPORTANCE OF <i>ZAKAT</i>	40
Chapter VII : CONDITIONS FOR PAYMENT OF <i>ZAKAT</i>	45
Chapter VIII : ETIQUETTE OF ACCEPTING AND OFFERING OF <i>ZAKAT</i>	47

	<u>Page</u>
Chapter IX : GOODS ON WHICH ZAKAT IS COMPULSORY	54
Chapter X : GOODS ON WHICH ZAKAT IS NOT BINDING	64
Chapter XI : PERSONS ENTITLED TO ZAKAT	66
Chapter XII : PERSONS NOT ENTITLED TO ZAKAT	74
Chapter XIII : CENSURE OF THOSE WHO BEG FOR ZAKAT	77
Chapter XIV : PRECEPTS DEALING WITH SADAQA FITR (PROPITIATORY OFFERING)	79
Chapter XV : PRECEPTS CONCERNING SUPEREROGATORY OFFERING	82
Chapter XVI : MISCELLANEOUS PRECEPTS	90
OUR INVITATION	96



In the Name of Allah, Most Gracious, Most Merciful

The Messenger of Allah (ﷺ) stated:

**إِنِّي أُوتِيتُ الْقُرْآنَ وَمِثْلَهُ مَعَهُ**

*(Oh Muslims!) Beware. The Holy Quran has been revealed to me and along with it another thing of the same status (i.e. Hadith) has also been given to me*

(Transmitted by Abu Dawood with authentic transmissions)



Hadith Publications One Institution, One thought, One Movement.

The object of which is:

**To spread the knowledge of Hadith (Traditions of the Messenger of Allah ﷺ) through ordinary and simple language intelligible to all**

فَالرَّسُولَ اللَّهُ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ  
نَضَرَ اللَّهُ أَمْرًا سَمِعَ مِنَّا حَدِيثًا فَلَبَّغَهُ

*May Allah bless him who heard a Tradition from us and communicated it to others*

## INTRODUCTION

# UNDERSTANDING THE PROPHET'S (ﷺ) SUNNAH

Faith and righteous deed are pre-requisites for one's eternal salvation. But, what is meant by faith and eternal salvation? It means in fact a strict adherence to the Quranic injunctions and the norms of the Prophet's (ﷺ) holy *Practice*. Therefore, only that form of faith and righteous deeds are genuine and authentic which enjoy the sanction of the Quran and the Prophet's (ﷺ) holy *Practice* (Sunnah). And, all those forms of faith and righteous deeds are unacceptable to Allah which have no basis in the Quran and the holy practice. The Prophet (ﷺ) has declared:

مَنْ أَحْدَثَ فِي أَمْرِنَا هَذَا مَا لَيْسَ مِنْهُ فَهُوَ رَدٌّ

*If one innovates a practice in this matter of ours (i.e. Islam) as does not belong here (i.e. has no basis in Shariah), such a practice is condemnable.*

(Bukhari & Muslim)

The greatest tragedy of our Muslim society is that the masses are simply ignorant of the teachings of the Quran and the Prophet (ﷺ). As a consequence, their faith and religious deeds are replete with such practices as are rooted in the habit of blindly following the ancestral or family traditions, social customs and rituals, innovations of the insincere *ulama* and concepts borrowed from non-Muslims. Faith or religious deeds of this sort, instead of earning them a reward on the Day of Judgement, will prove a source of incurring the wrath of Allah (ﷻ), gaining them nothing but an eternal loss. May Allah (ﷻ) save us from such a bad end.

*Understanding the Prophet's (ﷺ) Practice* is a comprehensive programme designed to provide the right, as well as much needed,

guidance to the common people. Under this programme, brief and attractive booklets are being published. The details of the titles already brought out can be seen on the back cover. By the grace of the Almighty (Allah ﷻ), thousands of such booklets, in Urdu, English and Telugu languages, have hitherto been distributed free of cost. The importance of Hindi is no little in the present Indian scenario. So, in spite of our limited resources, we have decided to publish these books in Hindi as well.

Propagating the message of the Quran and the Prophet's (ﷺ) *Practice* is assuredly an act of everlasting charity. We appeal to the well learned people to contribute to this noble cause. Your participation will thus witness the Prophetic saying:

بَلِّغُوا عَنِّي وَلَوْ آيَةً

*Communicate from me (i.e. my message) even if it be a single matter*

Allah (ﷻ) will shower upon you His choicest blessings, everlasting rewards and mercy here in this world as well as in the hereafter.

اللَّهُ يَجْتَبِي إِلَيْهِ مَنْ يَشَاءُ وَيَهْدِي إِلَيْهِ مَنْ يُنِيبُ

*Allah chooses to Himself those whom He pleases, and guides to Himself those who turn (to Him). (Sura 42. Ash-Shura, Part of the verse 13)*

### Contact Address:

#### • In India:

Ashfaq Maqsood  
Hadith Publications,  
H.No. 10-3-5, Mehdiapatnam,  
Hyderabad - 500 028, (A. P.),  
INDIA  
Tel. (Res.) +91 (040) 3511942

#### • In Saudi Arabia:

Ashfaq Maqsood  
College of Engineering,  
P.O. Box - 800,  
Riyadh - 11421,  
Saudi Arabia  
Tel./Fax +966 (01) 464-7601





## CHAPTER I PREFACE

الحمد لله رب العالمين والصلاة والسلام على سيد المرسلين والعاقبة للمتقين اما بعد

*Praise be to Allah (ﷻ) the Cherisher and Sustainer of the Worlds, and blessing and peace be upon the leader of all the Messengers of Allah and the Hereafter is for those who fear Allah (ﷻ) and are abstemious*

Next to Prayers, *Zakat* is the most important rule of Islam and hence it has been repeatedly mentioned to wit 82 times in the Holy Quran. It was an obligatory payment too in the case of the followers of all the preceding prophets. In the Holy Quran, Allah (ﷻ) has designated those who pay *Zakat* as the true believers.

الَّذِينَ يُقِيمُونَ الصَّلَاةَ وَمِمَّا رَزَقْنَاهُمْ يُنْفِقُونَ ﴿٣﴾ أُولَٰئِكَ  
هُمُ الْمُؤْمِنُونَ حَقًّا

*Who establish regular prayers and spend (freely) out of the gifts We have given them for sustenance. Such in truth are the Believers.<sup>1</sup>*

Similarly, in *Sura Al-Baqara*, Allah (ﷻ) declares:

إِنَّ الَّذِينَ ءَامَنُوا وَعَمِلُوا الصَّالِحَاتِ وَأَقَامُوا الصَّلَاةَ وَءَاتَوْا الزَّكَاةَ لَهُمْ  
أَجْرُهُمْ عِنْدَ رَبِّهِمْ وَلَا خَوْفٌ عَلَيْهِمْ وَلَا هُمْ يَحْزَنُونَ

*Those who believe, and do deeds of righteousness, and establish regular prayers and regular charity, will have their reward with their Lord: On them shall be no fear, nor shall they grieve.<sup>2</sup>*

<sup>1</sup> *Sura 8. Anfaal, Verse 3 & 4*

<sup>2</sup> *Sura 2. Al-Baqara, Verse 277*

Payment of *Zakat* is a good means of atonement of sins and increase in grades of dignity. The Merciful Allah (ﷻ) has commanded the Messenger of Allah (ﷺ):

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا

*Of their goods take alms, that so you mightest purify and sanctify them*<sup>3</sup>

By paying *Zakat* not only sins are forgiven but also increase in wealth is promised by Allah (ﷻ).

وَمَا آتَيْتُمْ مِنْ زَكَاةٍ تُرِيدُونَ وَجْهَ اللَّهِ فَأُولَٰئِكَ هُمُ الْمُضْعِفُونَ

*That which you lay out for charity, seeking the countenance of Allah (will increase): it is these who will get a recompense multiplied.*<sup>4</sup>

The literal meaning of *Zakat* is purity and enhancement. In other words by paying *Zakat* a person purifies his wealth and also obtains religious sanction for his possessions. And his soul too is cleansed of all sort of wickedness and filth. From another angle, there is increase in wealth as well as in divine reward.

Along with the blessings and bounties attached to the payment of *Zakat* it is worthwhile to keep in mind the ill-effects attendant upon its non-payment. Allah (ﷻ) has declared in the Holy Quran the non-payment of *Zakat* as a sign of heathenism and polytheism.

وَوَيْلٌ لِلْمُشْرِكِينَ ۖ الَّذِينَ لَا يُؤْتُونَ الزَّكَاةَ وَهُمْ بِالْآخِرَةِ هُمْ

كَافِرُونَ

*And woe to those who join gods with Allah, those who pay not Zakat and who even deny the Hereafter.*<sup>5</sup>

<sup>3</sup> Sura 9. At-Tauba, Verse 103

<sup>4</sup> Sura 30. Ar-Rum, Verse 39

<sup>5</sup> Sura 41. Ham Mim Sajda, Verse 6-7

The Messenger of Allah (ﷺ) has stated that the wealth of those who do not pay *Zakat* is eventually destroyed. (Tabarani)

In another tradition is stated that such people are made to suffer famine. (Tabarani)

Apart from the misery and ruin faced in this world, the punishment that will be meted out to such people in the Hereafter is described in the Holy Quran as under:

وَالَّذِينَ يَكْنِزُونَ الذَّهَبَ وَالْفِضَّةَ وَلَا يَنْفِقُونَهَا فِي سَبِيلِ اللَّهِ  
فَبَشِّرْهُمْ بِعَذَابٍ أَلِيمٍ يَوْمَ يُخْمَلُ عَلَيْهَا فِي نَارِ جَهَنَّمَ فَتُكْوَى  
بِهَا جِبَاهُهُمْ وَجُنُوبُهُمْ وَظُهُورُهُمْ هَذَا مَا كَنْزْتُمْ لِأَنفُسِكُمْ  
فَذُوقُوا مَا كُنْتُمْ تَكْنِزُونَ

*And there are those who bury gold and silver and spend it not in the way of Allah: Announce unto them a most grievous penalty on the Day when heat will be produced out of that (wealth) in the fire of Hell, and with it will be branded their foreheads, their flanks, and their backs - This is the (treasure) which you buried for yourselves: taste you, then, the (treasures) you buried.*<sup>6</sup>

The Messenger of Allah (ﷺ) has stated that on the Day of Judgement, the wealth of those who have not paid the *Zakat* will be turned into a bald snake (most venomous) which will bite them continuously and say: "I am your wealth" (Bukhari) For non-payment of *Zakat* in relation to animals, he (ﷺ) stated those animals will hit their masters with their horns and trample them under their feet continuously for fifty thousand years on the Day of Judgement. (Muslim)

In the Night of Ascension, the Messenger of Allah (ﷺ) saw some people in tatters and like animals, they were eating thorns and stones of hell. When asked, Gabriel (ﷺ) said these are people who failed to pay the *Zakat* on their wealth. (Baz'zaar) Be it noted that the punishment mentioned in the above verses of the Holy Quran and traditions applies not

<sup>6</sup> Sura 9. At-Tauba, Verse 34 & 35

to the Heathens, but to the Muslims who do not pay the *Zakat*, their Prayer and Fasting notwithstanding said the Messenger of Allah (ﷺ): *Pay the Zakat so that your Islam becomes complete. (Baz'zaar)* In other words our default shows that our faith in Islam is feeble and we have not accepted it in all sincerity. For this reason, during his caliphate, Abu Bakr (رضي الله عنه) declared war against those people who refused to pay *Zakat*, although they believed in the Oneness of Allah, performed their prayers and kept their fasts. In the war so waged, all the companions of the Messenger of Allah (ﷺ) joined with full conviction and without any reservation. From this is evident that the person who is not paying *Zakat*, his faith, prayer and fasting etc. are all in vain.

In the light of the verses of the Holy Quran and the *Sunnah* of the Messenger of Allah (ﷺ), it is not difficult to conclude that it is ever so important to have faith in this pillar of Islam, i.e., *Zakat* and to act upon it. Further, it is also clear that when *Zakat* is the means of perfection of Islam, atonement of sins, purification of soul, attaining the pleasure of Allah (ﷻ) and nearness to Him, then it is by itself a great deed of virtue and a highly desirable mode of worship.

### 1.1 Cultivation of High Moral Values:

Of the weaknesses of human beings pointed out by the Creator in the Holy Quran, one is the love of wealth. See the lines below:

إِنَّمَا أَمْوَالُكُمْ وَأَوْلَادُكُمْ فِتْنَةٌ

*Your riches and your children may be but a trial.*<sup>7</sup>

وَتُحِبُّونَ الْمَالَ حُبًّا جَمًّا

*And you love wealth with inordinate love!*<sup>8</sup>

وَإِنَّهُ لِحُبِّ الْخَيْرِ لَشَدِيدٌ

*And violent is he in his love of wealth.*<sup>9</sup>

<sup>7</sup> Sura 64. At-Taghabun, Verse 15

<sup>8</sup> Sura 89. Al-Fajr, Verse 20

<sup>9</sup> Sura 100. Aadiyaat, Verse 8

The Messenger of Allah (ﷺ) in one tradition stated, thus: *For each nation (Ummah) there is a test in a particular thing and such a thing is wealth in the case of my followers. (Tirmidhi)*

In Sura 68. *Al-Qalam*, of Holy Quran is narrated a parable about a virtuous and munificent person who had a garden. After deducting the household and the agricultural expenses from the income of the garden, he used to spend the balance in charity. Allah had granted abundance in his wealth. That person died and his sons deliberated among themselves to the effect that their father was a simpleton, in that he gave away such a big sum to the poor. If we kept the entire income to ourselves, we would very quickly become rich. Accordingly when the trees were laden with fruits and they were ripe and ready to be plucked, the sons vowed to make a pre-dawn swoop on the garden and quietly carry away all the produce to their home; with the result that none will notice the harvesting and they will be saved from having to give something to the needy. Next day as they approached the garden, they were aghast to see the fresh and blooming garden completely laid waste. When they recovered from the shock, they made sure that it was none other than their own garden which was in ruins. They regretted their folly and be moaned:

قَالُوا يَوَيْلَنَا إِنَّا كُنَّا ظَالِمِينَ

*They said: Alas for us! We have indeed transgressed!*<sup>10</sup>

Allah (ﷻ) declares, thus:

كَذَلِكَ الْعَذَابُ وَلَعَذَابُ الْآخِرَةِ أَكْبَرُ لَوْ كَانُوا يَعْلَمُونَ

*Such is the punishment (in this life); but greater is the punishment in the Hereafter - if only they knew!*<sup>11</sup>

From the above-mentioned episode in the Holy Quran, it is not at all difficult to appreciate as to how trying is wealth for man. If we look around, it is not uncommon to notice so many people ruining their faith and fidelity in worldly life simply due to greed for wealth.

<sup>10</sup> Sura 68. *Al-Qalam*, Verse 31

<sup>11</sup> Sura 68. *Al-Qalam*, Verse 33



AbdulRahman bin Auf (رضي الله عنه) once gifted (700) grain-laden camels in the cause of Allah. During the caliphate of Umar (رضي الله عنه), the governor of Hams (Syria) was one Saeed bin Aamir (رضي الله عنه) who on receipt of his monthly salary, bought provisions for his household and disbursed the balance amount among the poor. (Abu Naeem)

This is the type and standard of charity, i.e., voluntary act on the part of the rich donating to the poor and needy, which Islam expects its followers to observe and strive purely to earn the pleasure of Allah (ﷻ). A society with such motivated individuals will never permit a person to go hungry or unclad, no one will be in a distressed condition or without any shelter; nor will an orphan or widow have the feeling of being deprived. Such a state of things obtaining in a Muslim society has been likened by the Messenger of Allah (ﷺ) to a human body of which if one limb gets hurt, the entire body feels the pain and discomfort of it. (Bukhari & Muslim)

## 1.2 Zakat is the Foundation of a Model Economic Order:

Some 200 years back phrases like freedom of the individual and freedom of thought came into vogue as an offshoot of the capitalist ideology which drew support from the philosophy that every man was the owner of his wealth and invested with full authority over it. He can utilize it in any manner, anywhere and howsoever, no matter whatever be its consequences on the society. The individual is least bothered whether in the process his own character is ruined or the society as a whole is infected by the canker of shamelessness and immorality. In his ambition to amass unlimited wealth, he does not care to think whether his greed is destroying the peace and prosperity of few or many. In this cruel and selfish system, where there is no regard for humane values, wealth accumulates in the hands of a few capitalists and a large majority of have-nots are crushed under the burden of debt charges. When this economic order was found to be inadequate, a new doctrine by name communism was introduced under the guise of equality and justice, which was in total negation of the theory of freedom of individual and thought. In this the government acquires exclusive right to own all the resources of the country, landed property, factories, and all the produce, while the individual is deprived of it all. Practically a life of servitude is slapped on him, while the whole state machinery is controlled by a handful of persons who exercise absolute authority both over man and matters.

It will be noticed that both the above systems carried oppression and exploitation to the extreme limit. If the world despaired of the capitalist order within a century, it was equally disappointed with communist order within 100 years of its advent. The decade from 1981 - 90 witnessed the collapse of communism, for in this period several communist countries discarded communism and even in its strong hold Russia, the dissidents raised the banner of revolt. Experience has shown that man-made laws have never been infallible and can not vouchsafe salvation to mankind.

Unlike capitalism and socialism, the economic order of Islam rests on the principle that the Lord of the universe and everything therein is Allah (ﷻ). He (ﷻ) is the real owner of wealth of every kind and all its sources. The Holy Quran had made pointed reference to this aspect:

وَعَاثُوهُمْ مِّن مَّالِ اللَّهِ الَّذِي آتَاكُمْ

Yea, give them something yourselves out of the means which Allah has given to you.<sup>26</sup>

وَأَنْفِقُوا مِمَّا جَعَلَكُمْ مُسْتَخْلِفِينَ فِيهِ

And spend (in charity) out of the (substance) whereof He has made you heirs.<sup>27</sup>

That Allah (ﷻ) is the sustainer of the whole world is revealed in the Holy Quran in more than 50 verses. Often we come across the words *Razaqna 'hum*, *Razaqna 'kum*, *Razaka 'hum*, and *Razaka 'kum*, which drive home the point that all this wealth and property which man in sheer ignorance thinks that he is the owner thereof, is in fact owned by Almighty Allah (ﷻ) and He (ﷻ) in His grace has given to man. So what man is holding in his hands apparently as his is actually Allah's and it is being held by man in trust for Allah (ﷻ). Man is merely a trustee and as such it is his bounden duty to utilize or spend all that wealth given to him by Allah (ﷻ) according to His command. Allah (ﷻ) has set limits, which we have to keep in mind, in the matter of earning as well as spending the

<sup>26</sup> Sura 24. Noor, Verse 33

<sup>27</sup> Sura 57. Hadeed, Verse 7

wealth. As regards earning, Allah (ﷻ) has forbidden the income arising from the following sources:

- |   |   |
|---|---|
| 1. Bribery and extortion                          | <i>Sura 2. Al-Baqara, Verse 188</i>           |
| 2. Breach of Trust                                | <i>Sura 3. Aal-Imran, Verse 61</i>            |
| 3. Making and Selling of Idols                    | <i>Sura 5. Al-Ma'ida, Verse 90</i>            |
| 4. Gambling                                       | <i>Sura 5. Al-Ma'ida, Verse 90</i>            |
| 5. Wine (all dealings)                            | <i>Sura 5. Al-Ma'ida, Verse 90</i>            |
| 6. Divination by Arrows                           | <i>Sura 5. Al-Ma'ida, Verse 90</i>            |
| 7. Theft  | <i>Sura 5. Al-Ma'ida, Verse 38</i>            |
| 8. Fraudulent Dealings on Weights and Measures    | <i>Sura 83. Al-Mutaffee' feen, Verse 2, 3</i> |
| 9. Depriving the Orphan of his Property           | <i>Sura 4. An-Nisa, Verse 2, 3</i>            |
| 10. Spreading of Obscene Matters                  | <i>Sura 24. An-Noor, Verse 19</i>             |
| 11. Income from Running a Brothel or Prostitution | <i>Sura 24. An-Noor, Verse 33</i>             |
| 12. Dealings in Interest (Usury)                  | <i>Sura 2. Al-Baqara, Verse 278</i>           |

Also all activities which are founded on falsehood and fraud are illegal in Islam. Similarly, hoarding of food grains with the motive of profiteering is held to be a serious crime.

Now coming to the heads of expenditure, the following categories are expressly cited as the most appropriate and praiseworthy:

1. To spend the wealth on parents, relations, orphans, destitutes and neighbours <sup>28</sup>
2. To give to those who ask and those who abstain <sup>29</sup>
3. To give loan <sup>30</sup>
4. To pay *Zakat* <sup>31</sup>

<sup>28</sup> *Sura An-Nisa, Verse 36*

<sup>29</sup> *Sura 51. Ad-Daariyaat, Verse 19*

<sup>30</sup> *Sura 2. Al-Baqara, Verse 261 and Sura 64. At-Taghabun, Verse 17*

<sup>31</sup> *Sura 2. Al-Baqara, Verse 277*

5. To give in charity <sup>32</sup>

6. To give succour to the traveller <sup>33</sup>

Allah (ﷻ) has also prohibited the hoarding of wealth <sup>34</sup> and does not approve of extravagance or niggardliness. <sup>35</sup> While the Muslim law strictly controls individual conduct both in private and public life, it does not place any restraint on the personal ownership of property. Any person could become the owner of millions, provided the means are lawful and permitted and there would be no objection to his acquiring such wealth.

In the light of the above one can confidently state that Islam does safeguard economic status of an individual and such abominable acts as usurping of rights and looting of wealth are barred.

It is not possible to discuss in detail at this stage all the items indicated above concerning wealth. However, it is proposed to briefly touch two of these viz. Payment of *Zakat* and illegality of usury.

We are well-acquainted with the phenomenon of "Horse trading" at the highest level, which is reported in the newspapers from time to time and from this it is not difficult to visualize that a Muslim country can now boast of not hundreds but thousands of multimillionaires. A person owning 100 million (10 crores) net is assessable for 2.5 million (25 lakhs) *Zakat*. If in one city there is only one citizen having 100 million (10 crores) and he pays the *Zakat* scrupulously, then within a short time most of the poor and destitute of that city will have achieved material well-being. In this way the whole country will turn a new leaf and become prosperous. According to one estimate the whole of Pakistan accounts for 5 billions by way of *Zakat*. If this amount is spent on house-building project, some two hundred thousand (2 lakh) houses can be constructed every year for the homeless. If the same amount is utilized for the upkeep and education of the orphan and vagrant children, it can cater to the needs

<sup>32</sup> *Sura 2. Al-Baqara, Verse 271*

<sup>33</sup> *Sura 9. At-Tauba, Verse 60*

<sup>34</sup> *Sura 9. At-Tauba, Verse 34*

<sup>35</sup> *Sura 25. Al-Furqan, Verse 67*



بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ  
In the Name of Allah, Most Gracious, Most Merciful

الَّذِينَ إِنْ مَكَّنَّاهُمْ فِي الْأَرْضِ  
أَقَامُوا الصَّلَاةَ وَآتَوُا الزَّكَاةَ  
وَأَمَرُوا بِالْمَعْرُوفِ وَنَهَوْا عَنِ  
الْمُنْكَرِ



**(They are) those who, if We establish them in the land, establish regular prayer and give regular charity, enjoin the right and forbid wrong**

(Sura 22. Al-Haj, Verse 41)

## النية

### CHAPTER II PRECEPTS DEALING WITH INTENTION

Precept 1: The recompense and reward of actions depend upon intention.

Precept 2: Intention is essential at the time of paying Zakat.

عَنْ عُمَرَ بْنِ الْخَطَّابِ رَضِيَ اللَّهُ عَنْهُ قَالَ سَمِعْتُ رَسُولَ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ يَقُولُ: إِنَّمَا الْأَعْمَالُ بِالنِّيَّاتِ وَإِنَّمَا لِكُلِّ امْرِئٍ مَا نَوَى فَمَنْ كَانَتْ هِجْرَتُهُ إِلَى دُنْيَا يُصِيبُهَا أَوْ إِلَى امْرَأَةٍ يَنْكِحُهَا فَهِجْرَتُهُ إِلَى مَا هَاجَرَ إِلَيْهِ رَوَاهُ الْبُخَارِيُّ

Umar bin Khattab (رضي الله عنه) transmits; I have heard the Messenger of Allah (ﷺ) saying: *Deeds depend upon intention. Everyone will get what he has intended. If one has migrated for worldly gain, he will get the reared in this world. One who migrates to marry a woman, will get his woman only. None of them will get the reward for having migrated.*<sup>1</sup>

Precept 3: Prayer, Fasting and Zakat for show amount to Polytheism.

عَنْ شَدَّادِ بْنِ أَوْسٍ رَضِيَ اللَّهُ عَنْهُ قَالَ سَمِعْتُ رَسُولَ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ يَقُولُ: مَنْ صَلَّى يُرَائِي فَقَدْ أَشْرَكَ وَمَنْ صَامَ يُرَائِي فَقَدْ أَشْرَكَ وَمَنْ تَصَدَّقَ يُرَائِي فَقَدْ أَشْرَكَ رَوَاهُ أَحْمَدُ (حسن)

Shaddad bin Aus (رضي الله عنه) transmits that the Messenger of Allah (ﷺ) stated: *Whoever prays for show commits polytheism. Whoever fasts for show commits polytheism, and whoever gives charity for show commits polytheism.*<sup>2</sup>

<sup>1</sup> Reported by Bukhari (*Sahih Al-Bukhari*, Arabic-English translation by Dr. Muhammed Mohsin Khan, Islamic University, Medina, Kingdom of Saudi Arabia), (Published by: Al-Maktaba-tus-Salafiah, n.d., Medina), Volume 1, p. I, No. 1.

<sup>2</sup> Reported in *Mishkat-ul-Masabih* (English Trans.) by James Robson, (Published by: Sh. Muhammed Ashraf, 7-Aibak Road (New Anarkali) Lahore -7, Pakistan, Sept., 1981, Vol 2, Chapter VI, Hypocrisy and Ostentation, III, 5th Hadith.

# الزكاة في القرآن

## CHAPTER III

### ZAKAT IN THE LIGHT OF THE HOLY QURAN

Precept 4: Zakat was obligatory for the followers of the earlier prophets too.

وَإِذْ أَخَذْنَا مِيثَاقَ بَنِي إِسْرَءِيلَ لَا تَعْبُدُونَ إِلَّا اللَّهَ وَبِالْوَالِدَيْنِ

إِحْسَانًا وَذِي الْقُرْبَىٰ وَالْيَتَامَىٰ وَالْمَسْكِينِ وَقُولُوا لِلنَّاسِ

حُسْنًا وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ ثُمَّ تَوَلَّيْتُمْ إِلَّا قَلِيلًا مِّنْكُمْ

وَأَنْتُمْ مُّعْرِضُونَ

*And remember we took a covenant from the children of Israel (to this effect): Worship none but Allah; treat with kindness your parents and kindred, and orphans and those in need, speak fair to the people; be steadfast in prayer; and practice regular charity. Then did you turn back, except a few among you, and you backslide (even now).<sup>1</sup>*

وَكَانَ يَأْمُرُ أَهْلَهُ بِالصَّلَاةِ وَالزَّكَاةِ وَكَانَ عِنْدَ رَبِّهِ مَرْضِيًّا

*He (Isma'il) used to enjoin on his people prayer and charity, and he was most acceptable in the sight of his Lord.<sup>2</sup>*

وَأَوْصَانِي بِالصَّلَاةِ وَالزَّكَاةِ مَا دُمْتُ حَيًّا

*And He hath enjoined on me (Jesus) prayer and charity as long as I live.<sup>3</sup>*

<sup>1</sup> Sura 2. Al-Baqara, Verse 83

<sup>2</sup> Sura 19. Maryam, Verse 55

<sup>3</sup> Sura 19. Maryam, Verse 31

Precept 5: Payment of Zakat is a sign of faith and protection for life.

فَإِنْ تَابُوا وَأَقَامُوا الصَّلَاةَ وَآتَوُا الزَّكَاةَ فَإِخْوَانُكُمْ فِي

الَّذِينَ وَنَفَصِلُ الْآيَاتِ لِقَوْمٍ يَعْلَمُونَ

*But (even so) if they repent, establish regular prayers, and practice regular charity - they are your brethren in faith: Thus do We explain the signs in detail, for those who understand.<sup>1</sup>*

Precept 6: Zakat earns divine mercy.

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَأَطِيعُوا الرَّسُولَ لَعَلَّكُمْ تُرْحَمُونَ

*So establish regular prayer and give regular charity; and obey the Messenger; that you may receive mercy.<sup>2</sup>*

Precept 7: Zakat serves as atonement for sins and is a means for purification of self desire.

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ

سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ

*Of their goods take alms, that so thou mightest purify and sanctify them; and pray on their behalf, verily thy prayers are a source of security for them: and Allah is one who heareth and knoweth.<sup>3</sup>*

Precept 8: Persons who pay Zakat are the true believers.

الَّذِينَ يُقِيمُونَ الصَّلَاةَ وَمِمَّا رَزَقْنَاهُمْ يُنْفِقُونَ ﴿٣١﴾ أُولَٰئِكَ

هُمُ الْمُؤْمِنُونَ حَقًّا

<sup>1</sup> Sura 9. At-Tauba, Verse 11

<sup>2</sup> Sura 24. An-Noor, Verse 56

<sup>3</sup> Sura 9. At-Tauba, Verse 103

*Who establish regular prayers and spend (freely) out of the gifts we have given them for sustenance: such in truth are the believers.*<sup>1</sup>

**Precept 9: Payment of Zakat brings in good fortune and enhancement in wealth.**

وَمَا ءَاتَيْتُمْ مِّن زَكَاةٍ تُرِيدُونَ وَجْهَ اللَّهِ فَأُولَٰئِكَ هُمُ الْمُضْعِفُونَ

*But that which you lay out for charity, seeking the countenance of Allah, (will increase): it is these who will get a recompense multiplied.*<sup>2</sup>

**Precept 10: Payment of Zakat ensures happiness in the Hereafter.**

الْم ﴿١﴾ تِلْكَ ءَايَاتُ الْكِتَابِ الْحَكِيمِ ﴿٢﴾ هُدًى وَرَحْمَةً لِّلْمُحْسِنِينَ

﴿٣﴾ الَّذِينَ يُقِيمُونَ الصَّلَاةَ وَيُؤْتُونَ الزَّكَاةَ وَهُمْ بِالْآخِرَةِ

هُمْ يُوقِنُونَ ﴿٤﴾ أُولَٰئِكَ عَلَىٰ هُدًى مِّن رَّبِّهِمْ وَأُولَٰئِكَ هُمُ الْمُفْلِحُونَ

*Alif Lam Mim. These are verses of the wise book - a guide and a mercy to the doers of good - those who establish regular prayer, and give regular charity, and have (in their hearts) the assurance of the Hereafter. These are on (true) guidance from their Lord; and these are the ones who will prosper.*<sup>3</sup>

<sup>1</sup> Sura 8. Anfal, Verse 3 & 4

<sup>2</sup> Sura 30. Ar-Rum, Verse 39

<sup>3</sup> Sura 31. Luqman, Verse 1 - 5

**Precept 11: When vested with power, it is their duty to enforce Zakat.**

الَّذِينَ إِن مَّكَّنَّاهُمْ فِي الْأَرْضِ أَقَامُوا الصَّلَاةَ وَءَاتَوْا الزَّكَاةَ وَأَمَرُوا

بِالْمَعْرُوفِ وَنَهَوْا عَنِ الْمُنْكَرِ وَلِلَّهِ عَاقِبَةُ الْأُمُورِ

*(They are) those who, if We establish them in the land, establish regular prayer and give charity, enjoin the right and forbid wrong: with Allah rests the end and (decision) of (all) affairs.*<sup>1</sup>

**Precept 12: The believers alone who regularly pray and give Zakat get the Divine guidance to assemble and pray in the mosques.**

إِنَّمَا يَعْمُرُ مَسَاجِدَ اللَّهِ مَن ءَامَنَ بِاللَّهِ وَالْيَوْمِ الْآخِرِ وَآَقَامَ الصَّلَاةَ وَءَاتَى

الزَّكَاةَ وَلَمْ يَخْشَ إِلَّا اللَّهَ فَعَسَىٰ أُولَٰئِكَ أَن يَكُونُوا مِنَ الْمُهْتَدِينَ

*The mosques of Allah shall be visited and maintained by such as believe in Allah and the Last Day, establish regular prayers, and practice regular charity, and fear none (at all) except Allah. It is they who are expected to be on true guidance.*<sup>2</sup>

**Precept 13: Those who pay the Zakat will be free of all fear and grief on the Last Day.**

الَّذِينَ ءَامَنُوا وَعَمِلُوا الصَّالِحَاتِ وَأَقَامُوا الصَّلَاةَ وَءَاتَوْا الزَّكَاةَ لَهُمْ

أَجْرُهُمْ عِنْدَ رَبِّهِمْ وَلَا خَوْفٌ عَلَيْهِمْ وَلَا هُمْ يَحْزَنُونَ

*Those who believe, and do deeds of righteousness, and establish regular prayers and regular charity, will have their reward with their Lord: on them shall be no fear nor shall they grieve.*<sup>3</sup>

<sup>1</sup> Sura 22. Al-Haj, Verse 41

<sup>2</sup> Sura 9. At-Tauba, Verse 18

<sup>3</sup> Sura 2. Al-Baqara, Verse 277



# الأشياء التي تجب عليها الزكاة

## CHAPTER IX

### GOODS ON WHICH ZAKAT IS COMPULSORY

Precept 47: *Zakat* is payable on gold.

Precept 48: Where the quantity of gold is less than 7 1/2 tolas or 87 grams it is exempted from *Zakat*.

Precept 49: *Zakat* is payable on gold at the rate of 2 1/2 % either on its value or its weight.

عَنْ ابْنِ عُمَرَ وَعَائِشَةَ أَنَّ النَّبِيَّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ كَانَ يَأْخُذُ مِنْ كُلِّ عِشْرِينَ دِينَارًا فَصَاعِدًا نِصْفَ دِينَارٍ وَمِنْ الْأَرْبَعِينَ دِينَارًا دِينَارًا رَوَاهُ ابْنُ مَاجَهَ (صَحِيح)

Ibne Umar (رضي الله عنه) and Ayesha (رضي الله عنها) both have transmitted that the Messenger of Allah (ﷺ) was taking *Zakat* at the rate of 1/2 Dinar on twenty or more Dinars and one Dinar on forty Dinars i.e. two and half per cent or fortieth part.<sup>1, 2</sup>

Precept 50: *Zakat* is payable on silver.

Precept 51: Where the quantity of silver is less than 52 1/2 tolas or 612 grams it is exempted from *Zakat*.

Precept 52: *Zakat* is payable on silver at the rate of 2 1/2 % either on its value or its weight.

عَنْ أَبِي سَعِيدٍ الْخُدْرِيِّ رَضِيَ اللَّهُ عَنْهُ أَنَّ رَسُولَ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ لَيْسَ فِيْمَا دُونَ خُمْسَةِ أَوْسُقٍ مِنَ التَّمْرِ صَدَقَةٌ وَلَيْسَ فِيْمَا دُونَ خُمْسِ أَوْاقٍ مِنَ الْوَرَقِ صَدَقَةٌ وَلَيْسَ فِيْمَا دُونَ خُمْسِ ذَوْدٍ مِنَ الْإِبِلِ صَدَقَةٌ رَوَاهُ الْبُخَارِيُّ

<sup>1</sup> Explanation: (1) Dinar was a gold coin, and twenty Dinars weighed seven and half tolas (87 grams). (2) *Zakat* may be paid (2 1/2 %) either in gold or its price. (3) The price may be worked out at the current market rate.

<sup>2</sup> Transmitted by Ibne Maaja (*Sunan Ibne Maaja* (Arabic) and authenticated (*Sahih*) by Albani in *Sahih Sunan Ibne Maaja Lil Albani*, Vol. 1, p. nil, No. 1448.

Abu Saeed (رضي الله عنه) states the Messenger of Allah (ﷺ) declared that there is no *Zakat* payable if you possess less than five 'wasdaq' of dates, five 'ouqia' of silver or five camels.<sup>1, 2</sup>

عَنْ عَلِيٍّ قَالَ قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ: إِنِّي قَدْ عَفَوْتُ لَكُمْ عَنْ صَدَقَةِ الْخَيْلِ وَالرَّقِيقِ وَلَكِنْ هَاتُوا رُبْعَ الْعَشْرِ مِنْ كُلِّ أَرْبَعِينَ دِرْهَمًا دِرْهَمًا رَوَاهُ ابْنُ مَاجَهَ (حَسَن)

Ali (رضي الله عنه) transmits that the Messenger of Allah (ﷺ) has said: *You are exempted from Zakat in respect of horses and slaves. But you should pay fortieth part of silver, i.e. one dirham out of forty dirhams.*<sup>3, 4</sup>

عَنْ عَلِيٍّ رَضِيَ اللَّهُ عَنْهُ قَالَ: هَاتُوا رُبْعَ الْعَشْرِ مِنْ كُلِّ أَرْبَعِينَ دِرْهَمًا دِرْهَمًا وَلَيْسَ عَلَيْكُمْ شَيْءٌ حَتَّى تَتِمَّ مِائَتِي دِرْهَمٍ فَإِذَا كَانَتْ مِائَتِي دِرْهَمٍ فَفِيهَا خُمْسَةُ دَرَاهِمٍ فَمَا زَادَ فَعَلَى حِسَابِ ذَلِكَ رَوَاهُ أَبُو دَاوُدَ (صَحِيح)

In another transmission Ali (رضي الله عنه) says: *You will have to pay fortieth part of silver as Zakat, i.e. the rate of one dirham on every forty dirhams.*<sup>5</sup>

Precept 53: It is not borne out by any tradition that in the event of gold and silver being less than the respective prescribed limit, the two should be combined and then valued for the purpose of *Zakat*.

Precept 54: *Zakat* is payable also on the ornaments made of gold and silver.

عَنْ عَمْرِو بْنِ شُعَيْبٍ عَنْ أَبِيهِ عَنْ جَدِّهِ أَنَّ امْرَأَةً أَتَتْ رَسُولَ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ وَمَعَهَا ابْنَةٌ لَهَا وَفِي يَدِ ابْنَتِهَا مَسَكَنَانِ غُلِيطَتَانِ مِنْ ذَهَبٍ فَقَالَ لَهَا: أَتُعْطِينَ زَكَاةَ

<sup>1</sup> Explanation: 5 ouqia is equal to 52 1/2 tolas or 612 grams.

<sup>2</sup> Transmitted by Bukhari (*Sahih Al-Bukhari* (Arabic-English), Vol. 2, p. 302, No. 526.

<sup>3</sup> Explanation: Dirham was a silver coin.

<sup>4</sup> Transmitted by Ibne Maaja (*Sunan Ibne Maaja* (Arabic) and authenticated (*Hasan*) by Albani in *Sahih Sunan Ibne Maaja Lil Albani*, Vol. 1, p. nil, No. 1447.

<sup>5</sup> Transmitted by Abu Dawood (*Sunan Abu Dawood* (English Trans.), Vol. 2, p. 410, No. 1567 (part) and authenticated (*Sahih*) by Albani in *Sahih Sunan Abi Dawood Lil Albani*, Vol. 1, p. nil, No. 1390.

## صدقة الفطر

### CHAPTER XIV

## PRECEPTS DEALING WITH SADAQA FITR

(PROPITIATORY OFFERING)

Precept 111: Sadaqa Fitr or Fitr Charity is obligatory.

Precept 112: The object of providing Sadaqa Fitr is to cleanse oneself of sins committed in the state of fasting.

Precept 113: Sadaqa Fitr has to be given before leaving for the Ramadhan Eid prayers. Otherwise it will count as ordinary charity.

Precept 114: Those who are entitled to receive Zakat are the people that deserve to be given Sadaqa Fitr.

عَنْ ابْنِ عَبَّاسٍ قَالَ فَرَضَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ زَكَاةَ الْفِطْرِ طُهْرَةً  
لِللِّسَانِ مِنَ اللَّغْوِ وَالرَّفَثِ وَطُعْمَةً لِلْمَسَاكِينِ فَمَنْ أَدَّاهَا قَبْلَ الصَّلَاةِ فَهِيَ زَكَاةٌ مَقْبُولَةٌ  
وَمَنْ أَدَّاهَا بَعْدَ الصَّلَاةِ فَهِيَ صَدَقَةٌ مِنَ الصَّدَقَاتِ رَوَاهُ أَحْمَدُ وَابْنُ مَاجَهَ (حَسَنٌ)

Ibne Abbas (رضي الله عنه) relates: The Messenger of Allah (ﷺ) has said:  
*The underlying idea in imposing 'sadaqa fitr is two-fold, one to arrange for feeding the indigent, and secondly it propitiates for any sinister or indecent acts of persons observing fast. If it is given before the Eid prayers it amounts to sadaqa fitr, and after the prayers it is treated merely as charity.*<sup>1</sup>

Precept 115: The quantity of Fitr charity is one 'saa' which is equivalent to two and a half kilograms per head.

Precept 109: One who begs to amass wealth is actually amassing burning charcoal.

عَنْ أَبِي هُرَيْرَةَ قَالَ قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ مَنْ سَأَلَ النَّاسَ  
أَمْوَالَهُمْ تَكْثُرًا فَإِنَّمَا يَسْأَلُ جَمْرًا فَلْيَسْتَقِلَّ أَوْ لِيَسْتَكْثِرْ رَوَاهُ مُسْلِمٌ

Abu Huraira (رضي الله عنه) states: The Messenger of Allah (ﷺ) has said:  
*The craving for other's wealth to add to one's own is like asking for embers. It is now up to him to go for it or not.*<sup>1</sup>

Precept 110: Begging without any justification will manifest itself on the Day of Judgement in the form of a wound on the face of the beggar.

عَنْ عَبْدِ اللَّهِ قَالَ قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ مَنْ سَأَلَ النَّاسَ وَلَهُ مَا  
يُغْنِيهِ جَاءَتْ يَوْمَ الْقِيَامَةِ خُمُوشٌ أَوْ خُدُوشٌ أَوْ كُدُوحٌ فِي وَجْهِهِ فَقَالَ يَا رَسُولَ اللَّهِ  
وَمَا الْغِنَى؟ قَالَ خَمْسُونَ دِرْهَمًا أَوْ قِيمَتُهَا مِنَ الذَّهَبِ رَوَاهُ أَبُو دَاوُدَ وَالتِّرْمِذِيُّ  
وَالنَّسَائِيُّ وَابْنُ مَاجَهَ (صَحِيحٌ)

Abdullah bin Mas'ood (رضي الله عنه) narrates the Messenger of Allah (ﷺ) admonished people who in spite of having means stretch their hand for alms. They will carry a bleeding wound on their face on the Day of Judgement. On the query as to who is to be considered as a man of means, the Messenger of Allah (ﷺ) said one who possesses 50 dirhams or so much worth of gold.<sup>2,3</sup>

<sup>1</sup> Transmitted by Muslim (Sahih Muslim (English Trans.), Vol. 2, p. 497, No. 2266.

<sup>2</sup> 50 dirhams is equivalent to 175 grams of silver.

<sup>3</sup> Transmitted by Abu Dawood, Tirmidhi, Nisaai & Ibne Maaja (Sunan Abu Dawood (English Trans.), Vol. 2, p. 426, No. 1622 and authenticated (Sahih) by Albani in Sahih Sunan Abi Dawood Lil Albani, Vol. 1, p. nil, No. 1432.

<sup>1</sup> Transmitted by Ahmed & Ibne Maaja (Sunan Ibne Maaja (Arabic) and authenticated (Hasan) by Albani in Sahih Sunan Ibne Maaja Lil Albani, Vol. 1, p. nil, No. 1480.